IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A computer-aided method for automated risk parameter identification and/or or characterization, where relative risk values for a multiplicity of products and/or or populations are determined, characterized comprising:

in that storing product and/or population data records stored accessibly in databases [[(2)]] which are taken as a basis for generating a lookup table [[(4)]] containing risk parameters[[,]];

storing risk classes in that a filter module (3) is used to store risk classes in association with the product and/or or population data records on the basis of the risk parameters from the lookup table [[(4),]];

generating in that an analysis module (1) is used to generate at least one expected value for a probability of occurrence of a definable risk event for each risk class and to store storing it in association with the risk event[[,]];

in that normalizing, using a normalization module, (5) is used to normalize the expected value for the respective risk class on the basis of an average rate of occurrence of the event for the product and/or or population data records to produce a relative occurrence parameter[[,]]; and

in that producing, using the analysis module, (1) is used to produce a risk characterization value for the respective risk class on the basis of the comparison of the relative occurrence parameters, with the risk characterization value determining the probability of occurrence of the risk event, wherein,

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for a specific combination of risk classes, a risk characterization value is determined

using the analysis module and is compared with available empirical data records for the

purpose of characterizing the product or the population, where risk characterizations situated

within a definable threshold value are associated with the risk class.

Claim 2 (Canceled).

Claim 3 (Currently Amended): The method as claimed in claim either of claims 1 and

2, characterized in that wherein one or more of the risk classes have an associated multiplicity

of risk parameters, where the method is repeated with the risk parameters modified and the

deviations from the expected values are stored in association with the risk classes.

Claim 4 (Currently Amended): The method as claimed in one of claims claim 1 to 3,

characterized in that wherein the analysis module [[(1)]] is used to determine correlation

factors between the risk parameters on the basis of the population data files divided into risk

classes and to store them in association with the relevant risk parameters.

Claim 5 (Currently Amended): The method as claimed in one of claims claim 1 to 4,

characterized in that wherein one or more threshold values are used to allocate each risk

parameter a relevance flag for a particular population and/or product.

Claim 6 (Currently Amended): The method as claimed in one of claims claim 1 to 5,

characterized in that wherein the lookup table [[(4)]] containing risk parameters is generated

at least partly dynamically on the basis of product ~~and/or~~ or population data records stored

accessibly in databases [[(2)]].

Claim 7 (Currently Amended): The method as claimed in ~~one of claims~~ <u>claim</u> 1 ~~to 6~~,

~~characterized in that~~ <u>wherein</u> for secondary risk groups at least one separate relative

occurrence parameter is generated.

Claim 8 (Currently Amended): The method as claimed in ~~one of claims~~ <u>claim</u> 1 ~~to 7~~,

~~characterized in that~~ <u>wherein</u> when the data are compared with the empirical data stored in

relevant memory units [[(6)]] the data, if situated outside of a determinable fluctuation

tolerance, are aligned with the empirical data.

Claim 9 (Currently Amended): The method as claimed in ~~one of claims~~ <u>claim</u> 1 ~~to 8~~,

~~characterized in that~~ <u>wherein</u> the risk parameters comprise at least the relative mortality risks.

Claim 10 (Currently Amended): The method as claimed in ~~one of claims~~ <u>claim</u> 1 ~~to 9~~,

~~characterized in that~~ <u>wherein</u> new risk classes are produced dynamically on the basis of at

least parts of the relative occurrence parameters.

Claim 11 (Currently Amended): The method as claimed in ~~one of claims 7 to 10~~

<u>claim 7</u>, ~~characterized in that~~ <u>wherein</u> the secondary risk groups comprise at least <u>one or more</u>

<u>of</u> sex, ~~and/or~~ age of occurrence, ~~and/or~~ smoker/non-smoker, ~~and/or~~ <u>or</u> policy duration.

Claim 12 (Currently Amended): A computer-aided system for automated

determination of relative risks which are linked to a multiplicity of financial products,

comprising:

a)   ~~means for identifying~~ a device configured to identify one or more risk classes

which are associated with the multiplicity of financial products;

b)   ~~means for determining~~ a device configured to determine an expected rate of

occurrence for each risk class;

c)   ~~means for dividing~~ a device configured to divide the expected rates of

occurrence by an average rate in order to determine a relative risk ratio for each risk class;

and

d)   ~~means for comparing~~ a device configured to compare the relative risk ratios

for the purpose of characterizing the relative risks linked to the multiplicity of products,

wherein,

for a specific combination of risk classes, a risk characterization value is determined

using the analysis module and is compared with available empirical data records for the

purpose of characterizing the product or the population, where risk characterizations situated

within a definable threshold value are associated with the risk class.

Claim 13 (Currently Amended): The computer-aided system as claimed in claim 12,

~~characterized in that said~~ wherein the one or more risk classes are associated with one or

more criteria, and which additionally has ~~means for modifying~~ a device configured to modify

one or more criteria and ~~for recalculation of~~ to recalculate the relative risk ratio for

determining an effect of said modification on the relative risks which are linked to the products.

Claim 14 (Currently Amended): The computer-aided system as claimed in ~~either of claims~~ claim 12 ~~and 13, characterized in that~~ wherein one or more of [[said]] the risk classes are linked to different criteria, and in which [[said]] the relative risk ratios are used for comparing [[said]] the risk classes.

Claim 15 (Currently Amended):The computer-aided system as claimed in ~~one of claims~~ claim 12 ~~to 14, characterized in that it comprises~~ further comprising:

~~means for applying~~ a device configured to apply the relative risk ratio to redefining one or more of [[said]] the risk classes.

Claim 16 (Currently Amended): The computer-aided system as claimed in ~~one of claims~~ claim 12 ~~to 15, characterized in that it comprises~~ further comprising:

~~means for determining~~ a device configured to determine a separate relative risk ratio for risk subgroups.

Claim 17 (Currently Amended): The computer-aided system as claimed in ~~one of claims~~ claim 12 ~~to 16, characterized in that~~ wherein, for use in determining the relative risk ratios, ~~it comprises~~ the system further comprises:

~~means for storing~~ a device configured to store data which relate to the predominance of criteria which are linked to [[said]] the risk classes.

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Claim 18 (Currently Amended): The computer-aided system as claimed in ~~one of~~

~~claims~~ claim 12 ~~to 17~~, ~~characterized in that it comprises~~ further comprising:

~~means for comparing~~ a device configured to compare the predominance data with

empirical industrial data for particular combinations of criteria~~;~~ and

~~means for aligning~~ a device configured to align the stored data with the empirical

data.

Claim 19 (Currently Amended): The computer-aided system as claimed in ~~one of~~

~~claims~~ claim 12 ~~to 18~~, ~~characterized in that it comprises~~ further comprising:

~~means for storing~~ a device configured to store data which relate to the expected rates

of occurrence for the purpose of use when determining the relative risk ratios.

Claim 20 (Currently Amended): The computer-aided system as claimed in ~~one of~~

~~claims~~ claim 12 ~~to 19~~, ~~characterized in that it comprises~~ further comprising:

~~means for comparing~~ a device configured to compare the stored data with empirical

industrial data~~;~~ and

~~means for aligning~~ a device configured to align the stored data with the empirical

data.

Claim 21 (Currently Amended): The computer-aided system as claimed in ~~one of~~

~~claims~~ claim 12 ~~to 20~~, ~~characterized in that~~ wherein the one or more risk classes are

associated with at least one criterion, and also containing ~~means for using~~ a device configured

to use the relative risk ratio to determine the effect which the inclusion in a risk class of one

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or more risks which do not meet one or more criteria linked to this risk class has on this risk

class.